# The Effect of Image and Customer Relationship Management on Muzakki Loyalty in Lazizmu Riau

## Pengaruh Image dan Customer Relationship Management Terhadap Loyalitas Muzakki di Lazizmu Riau

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### Abstract

*The purpose of this study was to examine the effect of image and customer relationship management on Muzakki loyalty in Lazizmu Riau. This research was conducted in the city of Pekanbaru. This study uses SPSS to analyze the facts that have occurred. . In this study, primary data were collected using a questionnaire with the Slovin method with a total of 100 respondents. Respondents in this study were the people of the city of Pekanbaru. The results of this study include partial testing of Institutional Image variables that have a significant effect on Loyalty of Muzakki LAZISMU Riau and partially Customer Relationship Management variables have a significant effect on Loyalty of Muzakki LAZISMU Riau.*

*Keywords : Citra, Customer Relationship Management, Loyalitas Muzakki*

### Abstrak

Tujuan penelitian ini adalah untuk menguji pengaruh citra dan manajemen hubungan pelanggan terhadap loyalitas Muzakki di Lazizmu Riau. Penelitian ini dilakukan di kota Pekanbaru. Penelitian ini menggunakan SPSS untuk menganalisis fakta-fakta yang terjadi. . Dalam penelitian ini, data primer dikumpulkan dengan menggunakan kuesioner dengan metode Slovin dengan jumlah responden sebanyak 100 orang. Responden dalam penelitian ini adalah masyarakat kota Pekanbaru. Hasil penelitian ini meliputi pengujian parsial variabel Citra Institusional berpengaruh signifikan terhadap Loyalitas Muzakki LAZISMU Riau dan secara parsial variabel Customer Relationship Management berpengaruh signifikan terhadap Loyalitas Muzakki LAZISMU Riau.

Kata Kunci: Citra, Loyalitas Muzakki, Manajemen Hubungan Pelanggan.

## 1. INTRODUCTION

Zakat is one of the obligations of Muslims. Every Muslim is obliged to pay zakat and this is one of the pillars of Islam. The obligation of zakat has been stated in the Qur'an Al Baqarah: 43 which means: "... And establish prayer, pay zakat and bow down with those who bow...". Zakat is worship to Allah SWT and also increases social awareness among others. The existence of zakat is expected to be able to create equity in society and improve living standards [1].

Zakat has a purpose, wisdom and benefits including being able to improve the condition of society, both from the moral and material aspects. Riau is known as the Malay country with 84.62% of the total Muslim population. So that this obligation can be one of the programs in poverty alleviation if it is managed properly. Zakat collection in Riau province has many alternatives including the National Amil Zakat Agency (Baznas Prov Riau), Dompet Dhuafa, Zakat House, Muhammadiyah Amil Zakat Institutions both Province

and City and other zakat amil institutions. LAZISMU is one of the national level zakat institutions which has the aim of empowering the community through zakat, infaq, alms and waqf funds.

The background of the establishment of LAZISMU consists of two factors. First, the fact that Indonesia is shrouded in widespread poverty, ignorance and a very low human development index. All of them are caused by a weak social justice system. Second, zakat is believed to be able to contribute in promoting social justice, human development and alleviating poverty. As the country with the largest Muslim population in the world, Indonesia has a fairly high potential for zakat, infaq and waqf. Zakat receipts in Laziz Mu Riau have increased every year, but in 2020 it decreased. This was due to the Covid 19 pandemic that attacked the world, including Indonesia. This can be seen in the following table:

| Num | Year | Amount of Zakat Received | Amount of Zakat Distributed |
|---|---|---|---|
| 1 | 2018 | Rp. 481.257.239 | Rp. 261.653.986 |
| 2 | 2019 | Rp. 755.994.207 | Rp. 340.898.100 |
| 3 | 2020 | Rp. 41.3900.600 | Rp. 26.988.00 |

The table above shows that the distribution of zakat funds is still minimum from the available funds. The benchmark for the success of a zakat institution / agency can be seen from the amount of funds collected and the impact of this zakat distribution [2]. This balance in the collection and distribution of zakat funds can have an impact on the image of the zakat institution. Lazizmu has tried to optimize the distribution of zakat in various ways, including by collaborating with several school institutions and other agencies so that the distribution of zakat can be optimal. Lazizmu Riau has great potential in the collection and distribution of zakat, this is because Lazizmu Riau is one of the institutions under Muhammadiyah.

Muhammadiyah is one of the largest organizations in Indonesia apart from Nahdhatul Ulama. Good zakat management provides a good image in the community so that the muzakki Lazizmu are not only from Muhammadiyah members but also from the general public. Customer Relationship Management (CRM) is a strategy whose function is to find out what customers need and want and how the nature of customers in choosing a product so as to create a closer relationship between the company and its customers, marketing, and services whose purpose is to increase revenue and customer satisfaction. Customer relationship management at the amil zakat institution is important in managing donors and maintaining closeness between the institution and its donors [1].

## 2. MATERIALS AND METHOD
### 2.1 Zakat
Zakat in the language of zakat means *an-numu wa az-ziyadah* which means to grow and to increase [3]. Meanwhile, according to sharia, zakat is a certain part of certain assets that are paid to certain people who are entitled to receive it as worship and obedience to Allah [4]. According to the general Indonesian dictionary, muzakki is defined as a person who is obliged to pay zakat, infaq, and alms [5].

### 2.2 Image
Each company has an identity that is described as an ideal corporate image and is different from other companies. The ideal image is the identity and characteristic of a company that is chosen and shown to the public as an effort to influence public perception of the company. Corporate identity can be in the form of company products or services, buildings/offices, communication tools, and how the company behaves. This is conveyed through logos, slogans, and others [5]. A good image will also provide a good relationship between banks and customers [6]

### 2.3. Customer Relationship Management
Customer Relationship Management has an effect on customer loyalty, if customers' view of the CRM of a bank is good, customer trust is also higher [7]. CRM has an important role in the Palestinian Banking Industry, the application of CRM here is employee behavior, how employees interact with customers, provide services, meet needs so that they can enrich the database used to improve CRM and banks will gain loyalty from customers [8].

### 2.4. Population and Sample
The population in this study is the people of the city of Pekanbaru. Sample selection used the Slovin formula [9] and there are 100 respondents.

### 2.5. Research Variables
The variables in this study consisted of the independent variables, they are Image and Customer Relationship Management and the dependent variable which is Muzakki Loyalty.

### 2.6. Data Analysis

To convert qualitative data into quantitative data, a measurement scale in the form of a Likert scale is used. Data analysis used SPSS 20.0 to describe the effect of image and CRM on muzakki loyalty. The analytical techniques used are:

1) Normality Test

The normality test of the data was carried out using the One Sample Kormogorov Smirnov Test, by looking at the 5% significance level. The basis for decision making from the normality test is to look at the probability of asymp.sig (2-tailed) > 0.05 then the data has a normal distribution and vice versa if the probability of asymp.sig (2-tailed) > 0.05 then the data has an abnormal distribution.

2) Multicollinearity Test

Multicollinearity testing is intended to determine whether there is a perfect linear relationship between the independent variables. The result of this multicollinearity is that the regression coefficient is not certain or the standard error is infinite. Multicollinearity can be seen with VIF (variance inflation factor) if the VIF value is less than 10 and the tolerance value is above 0.10, then there are no symptoms of multicollinearity and vice versa.

3) Heteroscedasticity Test

Heteroscedasticity test was carried out to test whether in the regression model there was an inequality of variance from the residuals of one observation to another observation. Heteroscedasticity test is done by regressing the absolute value of the residual with the independent variable. The presence or absence of heteroscedasticity can be known by looking at the level of significance to 5%.

4) Regression Test

The data that has been collected was analyzed using a statistical analysis tool, namely multiple linear regression analysis (multiple regression analysis).

$$Y = \alpha_0 += \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_1 X_2 + e \tag{1}$$

More:

| | |
|---|---|
| $Y$ | : Muzakki Loyalty |
| $0$ | : Constant |
| $1-3$ | : Regression Coefficient |
| $X_1$ | : Image |
| $X_2$ | : Customer Relationship Management |
| $X_1 X_2$ | : Interaction between Image and Customer Relationship Management |

5) Hypothesis Testing

Hypothesis testing is a procedure that will result in a decision, it is the decision to accept or reject the hypothesis. To test the hypothesis, the data obtained were analyzed by F test and t test.

### 3. RESULTS AND DISCUSSION
### 3.1. Descriptive Analysis

There are 2 (two) instruments used in this study, namely:

1) Validity Test Results

**Table 1**. Validity Test

| No | Variabel Indikator | Corelation | r Table | More |
|---|---|---|---|---|
| | Citra Lembaga ($X_1$) | | | |
| 1 | $X_{1.1}$ | 0,596 | 0,1966 | Valid |
| 2 | $X_{1.2}$ | 0,671 | 0,1966 | Valid |
| 3 | $X_{1.3}$ | 0,637 | 0,1966 | Valid |
| 4 | $X_{1.4}$ | 0,693 | 0,1966 | Valid |
| 5 | $X_{1.5}$ | 0,676 | 0,1966 | Valid |
| | Customer Relationship Management $X_2$ | | | |
| 1 | $X_{2.1}$ | 0,667 | 0,1966 | Valid |
| 2 | $X_{2.2}$ | 0,602 | 0,1966 | Valid |
| 3 | $X_{2.3}$ | 0,606 | 0,1966 | Valid |
| 4 | $X_{2.4}$ | 0,730 | 0,1966 | Valid |
| 5 | $X_{2.5}$ | 0,705 | 0,1966 | Valid |

| No | Variabel Indikator | Corelation | r Table | More |
|----|----|----|----|----|
| 6 | $X_{2.6}$ | 0,657 | 0,1966 | Valid |
| 7 | $X_{2.7}$ | 0,706 | 0,1966 | Valid |
| 8 | $X_{2.8}$ | 0,661 | 0,1966 | Valid |
| 9 | $X_{2.9}$ | 0,530 | 0,1966 | Valid |
| 10 | $X_{2.10}$ | 0,606 | 0,1966 | Valid |
| 11 | $X_{2.11}$ | 0,511 | 0,1966 | Valid |
| | *Customer Loyality Y* | | | |
| 1 | $Y_1$ | 0,647 | 0,1966 | Valid |
| 2 | $Y_2$ | 0,649 | 0,1966 | Valid |
| 3 | $Y_{.3}$ | 0,695 | 0,1966 | Valid |
| 4 | $Y_4$ | 0,743 | 0,1966 | Valid |

From table 1 above, it can be seen that the value of the questionnaire in this study is valid.

2)    Reliability Test

From table 2, the reliability test above shows that the institution's image variable is not reliable, while the Customer Relationship Management and customer loyalty variables are reliable.

**Table 2.** Reliability Test

| Num. | Variables | *Cronbach Alpha* | **Reliability Limit** | More |
|----|----|----|----|----|
| 1 | Institutional Image | 0,597 | 0,60 | No Reliabel |
| 2 | Customer Relationship Management | 0,852 | 0,60 | Reliabel |
| 3 | Customer loyalty | 0,620 | 0,60 | Reliabel |

3)    Normality Test

**Table 3.** Normality Test

One-Sample Kolmogorov-Smirnov Test

| | | Unstandardized Residual |
|----|----|----|
| N | | 100 |
| Normal Parameters[a,b] Mean Std | | .0000000 |
| | Deviation | 1.20460591 |
| Most Extreme | Absolute | .125 |
| Differences | Positive | .071 |
| | Negative | -.125 |
| Kolmogorov-Smirnov Z | | 1.246 |
| Asymp.Sig. (2-tailed) | | .090 |

a.    Test distribution is Normal
b.    Calculated From dat

Kolmogrov Smirnov test is a statistical test by means of decision making if the probability value > significant level = 0.05 then it can be concluded that the residual value has a normal distribution.

4)    Multicollinearity Test

**Table 4**. Multicollinearity Test

Coefficients[a]

| Model | Unstandardized Coefficients | | Standardized Coefficients | T | Sig | Collinearity Statistics | |
|----|----|----|----|----|----|----|----|
| | B | Std. Error | Beta | | | Tolerance | VIF |
| :(Constant) | 2.483 | 1.021 | | 2.431 | .017 | | |
| Citra Lembaga X1 | .101 | .088 | .123 | 1.159 | .253 | .349 | 2.867 |
| CRMX2 | | | | | | | 2.867 |
| | .258 | .041 | .679 | 6.326 | .000 | .349 | |

Based on the table, it can be seen that the regression model does not experience multicollinearity disorders. This can be seen in the tolerance value of each independent variable which is greater than 0.1. The results of the VIF calculation also show that the VIF value of each independent variable is less than 10.

### 3.2. Multiple Regression Analysis
1) Regression Test
Based on Table 5 above, it can be formulated multiple linear regression equation as follows:
$Y = 2{,}483 + 0{,}258 X_1 + 0{,}135 X_2 + e$
Customer Loyalty = 2,483 + 0,258 CRM + 0,135 Citra Lembaga + e

2) T-Test

**Table 5.** T-test

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std.Error | Beta | | |
| 1 (Constant) Citra | 2.483 | 1.021 | | 2.431 | .017 |
| Lembaga | .135 | .088 | .123 | 3.124 | .003 |
| CRM | .258 | .041 | .679 | 6.326 | .000 |

Based on the SPSS table, it is obtained that t table = t (a / 2 : n – k – 1) = t (0.05/2 : 100 – 2 – 1 ) = t ( 0.025 : 97 ) of 1.984. It can be concluded that the Institutional Image variable has a significant influence on Muzakki Loyalty, while Customer Relationship Management has an insignificant effect on Muzakki Loyalty.

3) F-Test

**Table 6.** F-test
$ANOVA^b$

| Model | Sum Of Squares | df | Mean Square | F | Sig |
|---|---|---|---|---|---|
| 1 Regression | 225.344 | 2 | 112.672 | 76.078 | .000a |
| Residual | 143.656 | 97 | 1.481 | | |
| Total | 369.000 | 99 | | | |

    a.       Predictors : ( Constant), CRM,Citra Lembaga
    b.       Dependent Variable : Loyalitas Pelanggan

From the F test table, the value of F table = F (k : n – k ) = F (2 : 100 – 2 ) = (2 : 98) is 3.09. It can be concluded that the variables of Institutional Image and Customer Relationship Management have a significant effect on the Muzakki Loyalty variable simultaneously because the calculated F value is 76.078 > F table of 3.09 and a significant value of 0.000 <0.05. Therefore, it can be concluded that simultaneously or simultaneously the variables of Institutional Image and Customer Relationship Management affect the Loyalty of Muzakki LAZIZMU Riau.

### 3.3 Discussion
1) Influence of Institutional Image on Loyalty of Muzakki LAZISMU Riau
Each company has an identity that is described as an ideal corporate image and is different from other companies. The ideal image is the identity and characteristic of the company that is chosen and shown to the public as an effort to influence public perception of the company. The results of the calculation of multiple regression analysis with partial testing of the Institutional Image variable have a significant influence on the Loyalty of Muzakki LAZISMU Riau. Image has an influence on muzakki in paying zakat in Baznas Riau Province. The public are more likely to pay their zakat fitrah individually or to amil zakat formed by the community than those formed by the government or BAZNAS, therefore the BAZ formed by the government in this case BAZNAS Riau Province is to improve the image of the institution, by prioritizing trust, management capability and involving in the implementation of zakat, so that in the future people will want to pay zakat to UPZ or directly to BAZNAS [10].

2) The Influence of Customer Relationship Management on Loyalty of Muzakki LAZISMU Riau
CRM is a way of managing detailed information about customers and the various services provided to optimize customer loyalty [11]. The results of the calculation of multiple regression analysis with partial testing of the Customer Relationship Management variable have a significant influence on the Loyalty of Muzakki LAZISMU Riau. This research is in line with other studies which state that CRM affects muzakki loyalty, zakat institutions should improve relations with the community through trust, good communication so that zakat institutions can be more advanced in the future [12]. Customer Relationship Management has an

effect on customer loyalty, if customers' view of the CRM of a bank is good, customers' trust is also higher [7]. CRM has an important role in the Palestinian Banking Industry, the application of CRM here is employee behavior, how employees interact with customers, provide services, meet needs so that they can enrich the database used to improve CRM and banks will gain loyalty from customers [8].

3) Simultaneous Influence of Institutional Image and Customer Relationship Management on Loyalty of Muzakki LAZISMU Riau

Image has an influence on muzakki in paying zakat in Baznas Riau Province. And Customer Relationship Management has an effect on customer loyalty. The results obtained in the regression analysis by simultaneous testing are known that the variable Institutional Image (X1), Customer Relationship Management (X2) obtained a value of F arithmetic > F Table it can be concluded that the variable Image of Institutions and Customer Relationship Management simultaneously have a positive influence on the Loyalty variable. Muzakki at LAZISMU Riau. These results are in line with research from [8] and HAKI 20120 saying that Muzaki Loyalty has an influence on institutional image and Customer Relationship Management at amil zakat institutions. It is clear that the service provided by the amil zakat institution reflects the image of the company and vice versa. If the service provided is bad, it will have a bad effect on the financial institution.

## 4. CONCLUSION

The results of the calculation of multiple regression analysis with the partial test of the Institutional Image variable have a significant influence on the Loyalty of Muzakki LAZISMU Riau. The results of the multiple regression analysis calculation with the partial test of the Customer Relationship Management variable have a significant influence on the Loyalty of Muzakki LAZISMU Riau. The results were obtained in the regression analysis with simultaneous testing, with the variables Image of Institution (X1), Customer Relationship Management (X2) with the value of F count > F. The table can be concluded that the variable of Institutional Image and Customer Relationship Management simultaneously has a positive influence on the Muzakki Loyalty variable at LAZISMU Riau.

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